B1 (Official	Form 1)(4/	10)												
United States Bankruptcy C District of Nevada					Cour	Court Voluntary Po			Petition					
Name of Debtor (if individual, enter Last, First, Middle): Groves, Peter A							Name of Joint Debtor (Spouse) (Last, First, Middle): Groves, Josephine R							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
XXX-XX-3 Street Addre	3625	r (No. and S	vidual-Taxpa Street, City, a			Complete	(if m X Stre	xx- eet A	xx-0180 ddress of	all)	(No. and S			/Complete EIN
Las Veg		JON Ju						_	Vegas,		.			
	, ,				_	ZIP Cod			3 ,					ZIP Code
County of D	lasidamaa am	of the Duin	cipal Place of	f Duginga		89142	Cov	ıntı.	of Posido	ence or of the	Dringing D	loss of Duci	inacci	89142
County of R	tesidence or	of the Princ	cipai Piace of	Business	s:			inty :lar		ence or or the	Principai P	iace of Busi	iness:	
Mailing Add	dress of Deb	otor (if diffe	rent from stro	eet addres	ss):		Mai	iling	Address	of Joint Debt	or (if differ	ent from stre	eet address):	
						ZIP Cod	le							ZIP Code
	from street		siness Debtor ve):											
	Type of	Debtor			Nature o	of Busines	ss			Chapter	of Bankru	ptcy Code	Under Which	n
		rganization)			`	one box)					Petition is I	filed (Check	one box)	
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			form.	 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 				fined Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			ling cognition			
	•	one of the al	bove entities,	Oth				H			Natu	re of Debts		
check this box and state type of entity below.) Ta (Che Debtor is under Tit			Tax-Exe	exempt or of the Unit	ble) ganization ted States	- 1	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi nal, family, or	(Che onsumer debt (101(8) as dual primari	ck one box) s, y for		are primarily ss debts.		
	Fil	ling Fee (Cl	heck one box	<u> </u>		Chec	k one box:			Chap	ter 11 Deb	tors		
□ Full Filing Fee attached □ Debt □					Debtor is r k if: Debtor's a	ot a	small busing gate nonco		defined in 11	U.S.C. § 101	(51D). s owed to inside	ers or affiliates) y years thereafter).		
	e waiver requ		able to chapter art's considerati			st	Acceptanc	eing es of	filed with the plan w	this petition. vere solicited process. (S.C. § 1126(b).	repetition fro	m one or mor	re classes of cree	litors,
■ Debtor e	estimates tha	t funds will t, after any	ation ** be available exempt prop for distributi	for distri erty is ex	cluded and	nsecured c administra	reditors.	nses	paid,		TH	S SPACE IS	FOR COURT U	JSE ONLY
Estimated N 1- 49	Tumber of C: 50- 99	reditors 100- 199	200-	1,000-	5,001- 10,000	10,001-	□ 25,001- 50,000		50,001-	OVER 100,000				
Estimated A	ssets \$50,001 to	\$100,001 to		5,000 \$1,000,001	\$10,000,001	25,000 			100,000					
\$50,000 Estimated L	\$100,000	\$500,000	to \$1	to \$10 million	to \$50 million	to \$100 million	to \$500 million		to \$1 billion	\$1 billion				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	1 \$100,000,0 to \$500 million	001 5	\$500,000,001 to \$1 billion					

B1 (Official Fort	n 1)(4/10)		Page 2			
Voluntary	Petition	Name of Debtor(s): Groves, Peter A				
(This page mus	st be completed and filed in every case)	Groves, Josephine R				
	All Prior Bankruptcy Cases Filed Within Last					
Location Where Filed:	Clark County, Nevada	Case Number: 09-17525	Date Filed: 5/10/09			
Location Where Filed:		Case Number:	Date Filed:			
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debto	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		hibit B			
forms 10K ar pursuant to S	leted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).				
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ David Krieger, Esq. Signature of Attorney for Debtor(s)	July 8, 2010 (Date)			
		David Krieger, Esq.				
	Exh	ibit C				
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?			
	Exh	ibit D				
_	eted by every individual debtor. If a joint petition is filed, early completed and signed by the debtor is attached and made and petition:	•	separate Exhibit D.)			
Exhibit I	D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Information Regardin	_				
	(Check any ap Debtor has been domiciled or has had a residence, principal content of the content	•	s in this District for 180			
	days immediately preceding the date of this petition or for	a longer part of such 180 days than in	any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge					
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendance interests of the parties will be serve	nt in an action or d in regard to the relief			
	Certification by a Debtor Who Reside (Check all app		ty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)			
	(Name of landlord that obtained judgment)	<u> </u>				
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, th	ere are circumstances under which th	e debtor would be permitted to cure			
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co	for possession, after the judgment for	possession was entered, and			
	after the filing of the petition.	-	c during the 50-day period			
	□ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

B1 (Official Form 1)(4/10) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Groves, Josephine R Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Peter A Groves

Signature of Debtor Peter A Groves

X /s/ Josephine R Groves

Signature of Joint Debtor Josephine R Groves

Telephone Number (If not represented by attorney)

July 8, 2010

Date

Signature of Attorney*

X /s/ David Krieger, Esq.

Signature of Attorney for Debtor(s)

David Krieger, Esq. 9086

Printed Name of Attorney for Debtor(s)

HAINES & KRIEGER, LLC

Firm Name

1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Address

Email: info@hainesandkrieger.com (702) 880-5554 Fax: (702) 385-5518

Telephone Number

July 8, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

7/08/10 1:58PM

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Groves, Peter A

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Nevada

	Peter A Groves			
In re	Josephine R Groves		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit coun	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	dizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Peter A Groves
_	Peter A Groves

Date: July 8, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Nevada

	Peter A Groves			
In re	Josephine R Groves		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Josephine R Groves

Josephine R Groves

July 8, 2010 Date:

7/08/10 1:58PM

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 10-22725-lbr Doc 1 Entered 07/08/10 14:00:02 Page 10 of 56

7/08/10 1:58PM

B 201B (Form 201B) (12/09)

United States Bankruptcy Court District of Nevada

In re	Peter A Groves Josephine R Groves		Case No.	
		Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Peter A Groves Josephine R Groves	X	/s/ Peter A Groves	July 8, 2010
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X	/s/ Josephine R Groves	July 8, 2010
		Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy CourtDistrict of Nevada

In re	Peter A Groves,		Case No.	
	Josephine R Groves			
_		Debtors	Chapter	13
			-	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	54,369.00		
B - Personal Property	Yes	3	7,049.75		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		191,112.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,805.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		27,599.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,298.38
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,553.00
Total Number of Sheets of ALL Schedu	ıles	26			
	To	otal Assets	61,418.75		
			Total Liabilities	225,516.00	

7/08/10 1:58PM

7/08/10 1:58PM

United States Bankruptcy Court District of Nevada

In re	Peter A Groves,		Case No.		
	Josephine R Groves				
-		Debtors	Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	6,805.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,805.00

State the following:

Average Income (from Schedule I, Line 16)	5,298.38
Average Expenses (from Schedule J, Line 18)	4,553.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,266.88

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		136,743.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,805.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		27,599.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		164,342.00

B6A (Official Form 6A) (12/07)

Las Vegas, NV 89142

In re	Peter A Groves,	Case No
	Josephine R Groves	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single Family Home 1176 Pleasant Brook Street			J	54,369.00	191,112.00
Description and Location	of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **54,369.00** (Total of this page)

Total > **54,369.00**

B6B (Official Form 6B) (12/07)

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Community One Checking Account Ending 2171	J	1,800.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Community One Checking Account	J	133.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	2,100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Wearing Apparel	J	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	х		
			- C 1 T	4.500.00

2 continuation sheets attached to the Schedule of Personal Property

4,533.00

Sub-Total >

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Peter A Groves,
	Josephine R Groves

Case No.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	JOHH, OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2010 Tax Refu	nd	J	1,516.75
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				Sub-Tota	al > 1,516.75
				(Total of this page)	.,

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Peter A Groves,
	Josephine R Groves

Case No.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Ranger Approx. 163K Miles	J	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,000.00

Total > **7,049.75**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re Peter A Groves,
Josephine R Groves

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions Real Property Single Family Home 1176 Pleasant Brook Street Las Vegas, NV 89142	Nev. Rev. Stat. § 21.090(1)(m)	0.00	54,369.00
Checking, Savings, or Other Financial Accounts, C Community One Checking Account Ending 2171	Certificates of <u>Deposit</u> Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 450.00	1,800.00
Community One Checking Account	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 33.25	133.00
Household Goods and Furnishings Household Goods	Nev. Rev. Stat. § 21.090(1)(b)	2,100.00	2,100.00
Wearing Apparel Wearing Apparel	Nev. Rev. Stat. § 21.090(1)(b)	500.00	500.00
Other Liquidated Debts Owing Debtor Including Ta 2010 Tax Refund	<u>x Refund</u> Nev. Rev. Stat. § 21.090(1)(aa) Nev. Rev. Stat. § 21.090(1)(z)	Unknown 516.75	1,516.75
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Ford Ranger Approx. 163K Miles	Nev. Rev. Stat. § 21.090(1)(f)	1,000.00	1,000.00

Total:	6 049 75	61 418 75

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7/08/10 1:58PM

B6C (Official Form 6C) (4/10) -- Cont.

In re	Peter A Groves, Josephine R Groves		Case No.	
-	SCHEDUI	Debtors LE C - PROPERTY CLAIMED AS (Continuation Sheet)	EXEMPT	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
	emptions uidated Debts Owing Debtor Includ Refund	ding Tax Refund Nev. Rev. Stat. § 21.090(1)(z)	1,000.00	1,516.75

Total: 1,000.00 1,516.75 B6D (Official Form 6D) (12/07)

In re	Peter A Groves,
	Josephine R Groves

Case No.

7/08/10 1:58PM

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	С	Но	sband, Wife, Joint, or Community	С	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT NGEN	1>0-C0-LZC	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx9894			Opened 12/01/06 Last Active 2/24/10	Т	A T E D			
Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715		J	First Mortgage Single Family Home 1176 Pleasant Brook Street Las Vegas, NV 89142		ט			
			Value \$ 54,369.00				191,112.00	136,743.00
Account No.			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
continuation sheets attached	Subtotal (Total of this page)				191,112.00	136,743.00		
	Total (Report on Summary of Schedules) 191,112.00 136,743.0				136,743.00			

B6E (Official Form 6E) (4/10)

•			
In re	Peter A Groves,	Case No.	
	Josephine R Groves		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. \S 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to $\$2,600*$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $\$$ 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UZLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, S P U T E D AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. **IRS** 0.00 PO Box 21126 Insolvency Philadelphia, PA 19114-0326 6,805.00 6,805.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 6,805.00 6,805.00 Total 0.00 (Report on Summary of Schedules) 6,805.00 6,805.00

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B6F (Official Form 6F) (12/07)

In re	Peter A Groves,	Case No.	
	Josephine R Groves		
_		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decical has no creations nothing unseed.			is to report on and senedare 1.					
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Co	Ų	P	Л	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	I DATE CLAUVEW AS INCURRED AIND	ONT I NG ENT	LIQUID	SPUTED	= 1	AMOUNT OF CLAIM
Account No. xxxxxx0855	T		Opened 12/01/05	N	A T F		ľ	
Aargon Collection Agency 3025 West Sahara Ave Las Vegas, NV 89102		н	CollectionAttorney Desert Springs Hospital		E D			0.00
Account No. xxxxx7601	╁	\vdash	Opened 4/01/06 Last Active 3/09/07	+	\vdash	H	+	
Allied Collection Serv 3080 S Durango Dr Ste 20 Las Vegas, NV 89117		J	CollectionAttorney Radiology Associates					
	╧	L		\perp	L	L	\downarrow	0.00
Account No. xxxxx0401 Allied Collection Serv 3080 S Durango Dr Ste 20 Las Vegas, NV 89117	-	J	Opened 8/01/05 Last Active 1/31/07 CollectionAttorney Desert Radiologists					
								0.00
Account No. x5648 Appollo Collections 4225 Fidus Dr Ste 203 Las Vegas, NV 89103		J	Opened 6/01/09 Last Active 7/13/09 CollectionAttorney Dr Bernard Ong Md					
		L		\perp	L	L	\downarrow	596.00
			(Total of	Subt)	596.00

7/08/10 1:58PM

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

	_	ш.,	sband, Wife, Joint, or Community		111	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ON LIGUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0108			Opened 7/21/04 Last Active 12/22/08	Т	A T E		
Aspire Po Box 105555 Atlanta, GA 30348		н	CreditCard		D		3,143.00
Account No. xxxxxxxx2211	Г		Opened 7/21/04 Last Active 8/31/04	T	Г	T	
Aspire Po Box 105555 Atlanta, GA 30348		н	CreditCard				0.00
Account No. xxxxxxxxxxx4706			Opened 2/01/02 Last Active 8/13/02			Γ	
Bankfirst 1509 W 41st St Sioux Falls, SD 57105		н	CreditCard				0.00
Account No. xxxxxxxxxxx4444	Г		Opened 2/01/97 Last Active 11/01/03				
Bankfirst 6100 Old Village Place Sioux Falls, SD 57108		н	CreditCard				0.00
Account No. xxxxxxxx1517	T		Opened 6/01/97 Last Active 11/01/02	T	T	T	
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		н	CreditCard				0.00
Sheet no1 of _11_ sheets attached to Schedule of				Sub	tota	ıl	3,143.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,143.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community		CO	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE)	ONTINGENT	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx8908			Opened 11/01/97 Last Active 9/01/02		Ť	A T E		
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		н	CreditCard			D		1,266.00
Account No. xxxxxxxx9740	T		Opened 9/01/98 Last Active 9/01/02					
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		н	CreditCard					0.00
Account No. xxxxxxxx0027	T		Opened 12/31/02 Last Active 1/12/09					
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		J	CreditCard					0.00
Account No. xxxxxxxx6665	t		Opened 8/01/03 Last Active 1/21/05					
Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		J	CreditCard					0.00
Account No. xxxxx6687	T		Opened 3/01/09 Last Active 5/22/09					
Cbe Group 131 Towe Park Dr Suite 1 Waterloo, IA 50702		Н	CollectionAttorney Dish Network					0.00
Sheet no. 2 of 11 sheets attached to Schedule of		1		Sı	ıbt	ota	l l	
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th	is 1	pag	e)	1,266.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L	DISPUTED	AMOUNT OF CLAIM
Account No. Central Finance C/O Royal Management 25331 IH 10 W Ste 101 San Antonio, TX 78257	J			E D		1,446.00
Account No. xxxxxxxx8938 Chase Po Box 15298 Wilmington, DE 19850	н	Opened 9/01/04 Last Active 4/08/09 CreditCard				0.00
Account No. xxxxxx0479 Chase Attn: Bankruptcy Dept Po Box 15145 Wilmington, DE 19850	J	Opened 5/01/97 Last Active 10/01/04 CreditCard				0.00
Account No. xxxxxx0170 Chase Mht Bk Attn: Bankruptcy Po Box 15145 Wilmington, DE 19850	J	Opened 4/01/99 Last Active 10/01/04 CreditCard				0.00
Account No. xxxxx1052 Creditburcen 2355 Red Rock St Ste 200 Las Vegas, NV 89146	J	Opened 3/01/06 Last Active 2/24/09 CollectionAttorney Henderson Ambulance City				0.00
Sheet no. 3 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		(Total of	Sub this			1,446.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBFOR	I I S , O	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx0083			Opened 3/19/00 Last Active 8/07/02	Т	E D		
Ctbk/gardner Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197		J	ChargeAccount				0.00
Account No. xx0426	Н		Opened 8/25/08 Last Active 5/02/09	T			
Dolr Ln Cent 6122 W Sahara Ave Las Vegas, NV 89146		Н	Unsecured				
							1,985.00
Account No. xx8773 Dolr Ln Cent 6122 W Sahara Ave Las Vegas, NV 89146		н	Opened 12/13/07 Last Active 8/25/08 Unsecured				0.00
Account No. xxxxxxxx6616	H		Opened 4/01/96 Last Active 11/01/02	-	H		0.00
First Usa Bank N A 900 N Market St Wilmington, DE 19801		J	CreditCard				0.00
Account No. xxx6655	\vdash		Opened 7/01/94 Last Active 11/01/00	-			3.30
Fleet Mtg 1200 W Parkland Ave. Milwaukee, WI 53224		J	VeteransAdministrationRealEstateMortgage				0.00
Sheet no. 4 of 11 sheets attached to Schedule of				Subt	tota	1	4.005.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,985.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

-							
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATE	SPUTE	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx7059			Opened 8/01/95 Last Active 8/01/02	Т	T E		
Fst Indiana 135 N Pennsylvania St Indianapolis, IN 46204		J	RealEstateMortgageWithoutOtherCollateral		D		0.00
Account No. xxxxxxxxxxxxx5267			Opened 11/01/97 Last Active 3/15/09				
GEMB / Mervyns Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				0.00
Account No. xxxxxxx4799			Opened 11/13/97 Last Active 3/25/05				
GEMB / Mervyns Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				0.00
Account No. xxxxxxxx8989	T	H	Opened 9/16/00 Last Active 2/10/09				
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				0.00
Account No. xx8523	T		Opened 9/16/00 Last Active 10/10/03				
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				0.00
Sheet no5 of _11_ sheets attached to Schedule of				Subt	ota	1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGШZH	D	=	AMOUNT OF CLAIM
Account No. xxxxxx4260			Opened 5/01/00 Last Active 10/20/08] +	A T E		
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		н	ChargeAccount		D		0.00
Account No. xx3502			Opened 2/01/90 Last Active 10/01/07				
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				0.00
Account No. xxxxx6292			Opened 4/01/06	П			
Grant & Weber 861 Coronado Center Dr S Henderson, NV 89052		J	CollectionAttorney St. Rose Dominican Hospital-D				0.00
Account No. xxxxxx0015	╁		Opened 12/30/04 Last Active 12/12/08	\Box	H		
HFC -USA PO Box 15522 Wilmington, DE 19850		н				x	18,688.00
Account No. xxxxxx1313	T		Opened 1/17/06 Last Active 12/11/06	\Box			
HFC -USA PO Box 15522 Wilmington, DE 19850		J					0.00
Sheet no. 6 of 11 sheets attached to Schedule of		•		Subt	ota	ıl	10 600 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	18,688.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

						_	-
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QULD	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx2613			Opened 8/07/02 Last Active 10/08/04]⊤	A T E		
HFC -USA PO Box 15522 Wilmington, DE 19850		J			D		0.00
Account No. xxxxxxxx8647			Opened 6/01/02 Last Active 8/01/02		Г	Г	
HFC -USA PO Box 15522 Wilmington, DE 19850		н					0.00
Account No. xxxxxxxx8776			Opened 7/01/02 Last Active 8/01/02	T	T	T	
HFC -USA PO Box 15522 Wilmington, DE 19850		н					0.00
Account No. xxxxxxxxxx3993			Opened 8/07/02 Last Active 10/08/04	T	T	T	
HFC -USA PO Box 15522 Wilmington, DE 19850		J					0.00
Account No. xxxxxxxx0399	T		Opened 8/07/02 Last Active 7/16/04	T	T	Т	
HFC -USA PO Box 15522 Wilmington, DE 19850		J					0.00
Sheet no. 7 of 11 sheets attached to Schedule of				Subt	tota	ıl	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	0.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

	_	_		_	_	_	
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	6	N	ľ	D
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E NT	LIQUID	Ιħ	E
Account No. xxxxxxxxxx3793			Opened 10/01/04 Last Active 12/12/06	Т	A T E		
Household Po Box 3425 Buffalo, NY 14240		J	ConventionalRealEstateMortgage		D		0.00
Account No. xxxxxxxxxxxxx8569			Opened 5/01/03 Last Active 10/03/08				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		J	CreditCard				0.00
Account No. xxxxx2333			Opened 8/13/08 Last Active 3/30/10		Г	Γ	
Post Fin 26254 1h West Boerne, TX 78006		н	Unsecured				300.00
Account No. xxxxxx8254			Opened 6/01/94 Last Active 1/01/02				
Provdin Bp Po Box 15298 Wilmington, DE 19850		J	CreditCard				0.00
Account No. xxxxxxxxx4619			Opened 3/01/05		Т	Ī	
Quantum Collections 3224 Civic Center Dr North Las Vegas, NV 89030		J	CollectionAttorney Medicwest Ambulance				103.00
Sheet no. 8 of 11 sheets attached to Schedule of				Sub			403.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	:) [

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	P	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	U C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZH	ГЬ	DISPUTED	- 1	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1485			Opened 7/01/00 Last Active 11/15/08] +	A T E			
Sams Club Attention: Bankruptcy Department Po Box 105968 Atlanta, GA 30353		н	ChargeAccount		D			0.00
Account No. xxxxx0124	T		Opened 11/01/99 Last Active 1/01/03			T		
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117		J	ChargeAccount					0.00
Account No. xxxxxxxx8692	✝	\vdash	Opened 11/08/99 Last Active 10/10/04	\vdash		r	+	
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117	-	J	ChargeAccount					0.00
Account No. x5932	✝	\vdash	Opened 4/01/95 Last Active 3/13/09			H	$^{+}$	
Target Po Box 9475 Minneapolis, MN 55440		J	CreditCard					0.00
Account No. xxxxxx8816	T	Т	Opened 7/01/99 Last Active 11/01/01			T	T	
Texaco / Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	CreditCard					0.00
Sheet no. 9 of 11 sheets attached to Schedule of			1	Subt	ota	ıl	T	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ze)		0.00

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D)
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U I D	T E	AMOUNT OF CLAIM
Account No. xxxxxx5500			Opened 7/01/94 Last Active 3/01/04	7	A T E		
Us Mortgage 5825 W Sahara Ave Las Vegas, NV 89146		J	VeteransAdministrationRealEstateMortgage		D		0.00
Account No. xxxxxxx0069			Opened 2/01/09				
Wakefield & Assoc P.o. Box 21529 Denver, CO 80221		Н	CollectionAttorney Sahara Surgery Center				
							72.00
Account No. xxxxxx7776 Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		J	Opened 4/01/99 Last Active 5/01/02 CreditCard				0.00
Account No. xxxxxxxx0048 Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		н	Opened 9/01/01 Last Active 11/01/02 CreditCard				0.00
Account No. xxx0817 Wells Fargo Bank Po Box 5445 Portland, OR 97228		J	Opened 4/01/84 Last Active 5/01/00 CreditCard				0.00
Sheet no. 10 of 11 sheets attached to Schedule of	_	_		Subt	tota	ıl	70.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	72.00

7/08/10 1:58PM

In re	Peter A Groves,	Case No.
	Josephine R Groves	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx9912			Opened 3/24/06 Last Active 2/27/09	٦т	A T E		
Wffinancial 800 Walnut St Des Moines, IA 50309		н	NoteLoan		D		0.00
Account No. xxxxxxxxxxx9655	╫		Opened 12/01/03 Last Active 10/01/04	+	⊣	╁	
Wffinancial 800 Walnut St Des Moines, IA 50309		н	NoteLoan				
	l						0.00
Account No. xxxxxxxxxxx3048 Wffinancial 800 Walnut St Des Moines, IA 50309		J	Opened 8/01/03 Last Active 10/01/04 NoteLoan				
	l						0.00
Account No. xxxxx1190	╁		Opened 9/15/08 Last Active 4/16/09 Unsecured	+			0.00
Your Credit 25331 1h 10 West San Antonio, TX 78257		Н					
							0.00
Account No. xxxxx1190 Your Credit 25331 1h 10 West San Antonio, TX 78257		н	Opened 9/15/08 Last Active 4/16/09 Unsecured				
							0.00
Sheet no11_ of _11_ sheets attached to Schedule of					L tot	<u></u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			0.00
			(Report on Summary of So		Fota		27,599.00
			(Report on Bullinary of Bo			-01	1

B6G (Official Form 6G) (12/07)

In re	Peter A Groves,	Case No.
	Josephine R Groves	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-22725-lbr Doc 1 Entered 07/08/10 14:00:02 Page 35 of 56

7/08/10 1:58PM

B6H (Official Form 6H) (12/07)

In re	Peter A Groves,	Case No	
	Josephine R Groves		
-		,	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

7/08/10	1:58PM

In re	Peter A Groves Josephine R Groves		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Married RELATIONSHIP(S): None. DEBTOR SPOUSE Occupation Retail Sales Clerk Name of Employer How long employed JT3, LLC Ross Stores, Inc. Legens 2 years	Debtor's Marital Status:	DEPENDENTS	OF DEBTOR A	ND SPOUSE		
None. DEBTOR SPOUSE Cocupation Electric Technician Retail Sales Clerk Secupation Electric Technician Retail Sales Clerk Secupation Retail Sales Clerk Secupation	Debtoi's Maritar Status.					
Decupation Electric Technician Retail Sales Clerk	Married					
Decupation Electric Technician Retail Sales Clerk	Employment:	DEBTOR		SPOUSE		
Name of Employer			Retail Sa			
How long employed 24 years 24 years 321 Grier Drive Las Vegas, NV 89119 4440 Rosewood Drive, Bldg #4 Pleasanton, CA 94588 INCOME: (Estimate of average or projected monthly) income at time case filed) DEBTOR SPOUSE S, 815.80 \$ 1,114.69 \$ 5,815.80 \$ 5,815.80 \$ 1,114.69 \$ 5,815.80 \$ 5,81	Name of Employer		Ross Sto	res, Inc.		
Address of Employer B21 Grier Drive Las Vegas, NV 89119 Pleasanton, CA 94588 Plea	How long employed	24 years	2 years			
INCOME: (Estimate of average or projected monthly income at time case filed) DEBTOR SPOUSE	Address of Employer		4440 Ros	sewood Drive, Bldg	#4	
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$ 5,815.80 \$ 1,114.69 2. Estimate monthly overtime \$ 0.00 \$ 0.00 3. SUBTOTAL \$ 5,815.80 \$ 1,114.69 4. LESS PAYROLL DEDUCTIONS			Pleasant			
2. Estimate monthly overtime \$ 0.00 \$ 0.00 3. SUBTOTAL \$ 5,815.80 \$ 1,114.69 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security \$ 855.97 \$ 159.07 b. Insurance \$ 4454.39 \$ 0.00 c. Union dues \$ 0.00 \$ 0.00 d. Other (Specify): 401K Loan \$ 122.68 \$ 0.00 Health Savings Plan \$ 40.00 \$ 0.00 5. SUBTOTAL OF PAYROLL DEDUCTIONS \$ 1,473.04 \$ 159.07 6. TOTAL NET MONTHLY TAKE HOME PAY \$ 4,342.76 \$ 955.62 7. Regular income from operation of business or profession or farm (Attach detailed statement) \$ 0.00 \$ 0.00 8. Income from real property \$ 0.00 \$ 0.00 9. Interest and dividends \$ 0.00 \$ 0.00 11. Social security or government assistance (Specify): \$ 0.00 \$ 0.00 12. Pension or retirement income \$ 0.00 \$ 0.00 13. Other monthly income (Specify): \$ 0.00 \$ 0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62						
3. SUBTOTAL \$ 5,815.80 \$ 1,114.69 4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify): 401K Loan Health Savings Plan 5. SUBTOTAL OF PAYROLL DEDUCTIONS 6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. 1,473.04 \$ 159.07 6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. 1,000 \$ 0.00 8. Income from real property 9. 1,000 \$ 0.00 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): (Specif		and commissions (Prorate if not paid monthly)		·		
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify): 401K Loan Health Savings Plan 5. SUBTOTAL OF PAYROLL DEDUCTIONS 6. TOTAL NET MONTHLY TAKE HOME PAY 6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): (Spe	2. Estimate monthly overtime			\$0.00	\$	0.00
a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify): MOINT MEAN MOINT	3. SUBTOTAL			\$ 5,815.80	\$	1,114.69
a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify): MOINT MEAN MOINT	A LESS PAVROLL DEDUCTION	2NC				
b. Insurance c. Union dues d. Other (Specify): 401K Loan				\$ 855.97	\$	159 07
c. Union dues d. Other (Specify): 401K Loan Health Savings Plan 5. 122.68 5. 0.00 6. TOTAL OF PAYROLL DEDUCTIONS 5. SUBTOTAL OF PAYROLL DEDUCTIONS 6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):		security		·	· · · · · ·	
d. Other (Specify): 401K Loan					· · · —	
Health Savings Plan		01K Loan		·		
6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): (Specif						
6. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): (Specif	5 SUPPOTAL OF DAVIDOLES	DEDITORIONG		4.470.04	Φ.	450.07
7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): (Specif	5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		\$ 1,473.04	<u> </u>	159.07
8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):	6. TOTAL NET MONTHLY TA	KE HOME PAY		\$ 4,342.76	\$	955.62
9. Interest and dividends \$ 0.00 \$ 0.00 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above \$ 0.00 \$ 0.00 11. Social security or government assistance (Specify): \$ 0.00 \$ 0.00 12. Pension or retirement income \$ 0.00 \$ 0.00 13. Other monthly income (Specify): \$ 0.00 \$ 0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62	7. Regular income from operation	n of business or profession or farm (Attach detailed stat	ement)	\$ 0.00	\$	0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): (Spec	1 1 5				\$	0.00
dependents listed above \$ 0.00 \$ 0.00				\$ 0.00	\$	0.00
Specify : \$ 0.00	dependents listed above		e or that of	\$ 0.00	\$	0.00
\$ 0.00 \$ 0.00 12. Pension or retirement income 13. Other monthly income (Specify): \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 \$ 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62		nt assistance			Φ.	0.00
12. Pension or retirement income 13. Other monthly income (Specify): \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62	(Specify):				\$	
13. Other monthly income (Specify): \$ 0.00 \$ 0.00 \$ 0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62	12 P :				» —	
(Specify): \$ 0.00 \$ 0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62		2		\$ 0.00	\$	0.00
\$ 0.00 \$ 0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62				Φ 0.00	¢.	0.00
14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ 0.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62	(Specify):				, —	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 4,342.76 \$ 955.62				Φ 0.00	Φ	0.00
	14. SUBTOTAL OF LINES 7 T	HROUGH 13		\$ 0.00	\$	0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$ 5,298.38	15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$ 4,342.76	\$	955.62
	16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line	: 15)	\$	5,298.	.38

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor received some overtime in the 6 months prior to filing but does not anticipate any future overtime.

B6J (Official Form 6J) (12/07)

In re	Peter A Groves Josephine R Groves		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income anowed on Form 22A of 22	cc.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,701.00
a. Are real estate taxes included? Yes X No	· —	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	115.00
c. Telephone	\$ 	73.00
d. Other See Detailed Expense Attachment	\$ 	255.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	695.00
5. Clothing	\$	185.00
6. Laundry and dry cleaning	\$ 	155.00
7. Medical and dental expenses	\$ ———	75.00
8. Transportation (not including car payments)	\$ 	465.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 	195.00
10. Charitable contributions	\$ 	75.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	10.00
a. Homeowner's or renter's	\$	0.00
b. Life	ф •	0.00
c. Health	Ψ	0.00
d. Auto	\$	164.00
e. Other	φ <u> </u>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
	¢.	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	Φ.	0.00
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,553.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	=	
a. Average monthly income from Line 15 of Schedule I	\$	5,298.38
b. Average monthly expenses from Line 18 above	\$	4,553.00
c. Monthly net income (a. minus b.)	\$	745.38

Case 10-22725-lbr Doc 1 Entered 07/08/10 14:00:02 Page 38 of 56

B6J (Official Form 6J) (12/07)
Peter A Groves
In re Josephine R Groves

Case No.

7/08/10 1:58PM

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cable/Internet/Phone	\$ 160.00
Cell Phone	\$ 95.00
Total Other Utility Expenditures	\$ 255.00

Case 10-22725-lbr Doc 1 Entered 07/08/10 14:00:02 Page 39 of 56

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court District of Nevada

In re	Peter A Groves Josephine R Groves		Case No.	
	•	Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury sheets, and that they are true and correct to		ave read the foregoing summary and schedules, consisting of _ t of my knowledge, information, and belief.	
Date	July 8, 2010	Signature	/s/ Peter A Groves	
			Peter A Groves	
			Debtor	
Date	July 8, 2010	Signature	/s/ Josephine R Groves	
		-	Josephine R Groves	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

7/08/10 1:58PM

B7 (Official Form 7) (04/10)

United States Bankruptcy Court District of Nevada

	Peter A Groves			
In re	Josephine R Groves		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$37,107.00 2010 YTD: Employment Income

\$75,083.00 2009: Employment Income \$75,673.00 2008: Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF

AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ **TRANSFERS**

OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Haines & Krieger 1020 Garces Avenue Suite 100 Las Vegas, NV 89101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 06/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,000.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

GOVERNMENTE CATE TOTALE EXT

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

MENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS BEGINNING AND ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 8, 2010	Signature	/s/ Peter A Groves	
			Peter A Groves	
			Debtor	
Date	July 8, 2010	Signature	/s/ Josephine R Groves	
			Josephine R Groves	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7/08/10 1:58PM

United States Bankruptcy Court District of Nevada

In re	Peter A Groves Josephine R Groves		Case No.		
	- Coopinio IX Groves	Debtor(s)	Chapter	13	
	DISCLOSURE (OF COMPENSATION OF ATTO	RNEY FOR DI	EBTOR(S)	
(compensation paid to me within one ye	Bankruptcy Rule 2016(b), I certify that I ear before the filing of the petition in bankrupt in contemplation of or in connection with the bases.	cy, or agreed to be pai	d to me, for services rendered or to	
	For legal services, I have agreed to	o accept	\$	5,074.00	
	Prior to the filing of this statement	t I have received	\$	2,000.00	
	Balance Due		\$	3,074.00	
2.	The source of the compensation paid to	me was:			
	■ Debtor □ Other (spec	cify):			
3.	The source of compensation to be paid	to me is:			
	■ Debtor □ Other (spec	cify):			
4.	■ I have not agreed to share the abov	re-disclosed compensation with any other perso	n unless they are mem	bers and associates of my law firm.	
		sclosed compensation with a person or persons th a list of the names of the people sharing in the			
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
t c	b. Preparation and filing of any petitionc. Representation of the debtor at the	tuation, and rendering advice to the debtor in do on, schedules, statement of affairs and plan whice meeting of creditors and confirmation hearing, ersary proceedings and other contested bankrup	ch may be required; and any adjourned hea		
6. I	By agreement with the debtor(s), the ab	pove-disclosed fee does not include the following	ng service:		
		CERTIFICATION			
	certify that the foregoing is a complet ankruptcy proceeding.	e statement of any agreement or arrangement for	or payment to me for re	epresentation of the debtor(s) in	
Dated	l: July 8, 2010	/s/ David Kriege	er, Esq.		
		David Krieger, E HAINES & KRIE 1020 Garces Av Suite 100	GER, LLC e.		
		Las Vegas, NV 8 (702) 880-5554 info@hainesand	Fax: (702) 385-551	8	

7/08/10 1:58PM

United States Bankruptcy Court District of Nevada

In re	Peter A Groves Josephine R Groves		Case No.	
	·	Debtor(s)	Chapter	13
The ab		FICATION OF CREDITO		of their knowledge.
Date:	July 8, 2010	/s/ Peter A Groves Peter A Groves		
		Signature of Debtor		
Date:	July 8, 2010	/s/ Josephine R Groves		
		Josephine R Groves		

Signature of Debtor

Peter A Groves Josephine R Groves 1176 Pleasant Brook St. Las Vegas, NV 89142

David Krieger, Esq. HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Aargon Collection Agency Acct No xxxxxx0855 3025 West Sahara Ave Las Vegas, NV 89102

Aargon Collection Agency Acct No xxxxxx0855 3025 W Sahara Ave Las Vegas, NV 89102

Allied Collection Serv Acct No xxxxx7601 3080 S Durango Dr Ste 20 Las Vegas, NV 89117

Allied Collection Serv Acct No xxxxx0401 3080 S Durango Dr Ste 20 Las Vegas, NV 89117

Appollo Collections Acct No x5648 4225 Fidus Dr Ste 203 Las Vegas, NV 89103

Aspire
Acct No xxxxxxxx0108
Po Box 105555
Atlanta, GA 30348

Aspire
Acct No xxxxxxxx2211
Po Box 105555
Atlanta, GA 30348

Bankfirst Acct No xxxxxxxxxxx4706 1509 W 41st St Sioux Falls, SD 57105

Bankfirst Acct No xxxxxxxxxx4444 6100 Old Village Place Sioux Falls, SD 57108 Bankfirst Acct No xxxxxxxxxxx4444 2600 W 49th St Sioux Falls, SD 57105

Capital One, N.a. Acct No xxxxxxxx1517 C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. Acct No xxxxxxxx8908 C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. Acct No xxxxxxxx9740 C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. Acct No xxxxxxxx0027 C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. Acct No xxxxxxxx6665 C/O American Infosource Po Box 54529 Oklahoma City, OK 73154

Capital One, N.a. Acct No xxxxxxxx1517 Po Box 85015 Richmond, VA 23285

Capital One, N.a. Acct No xxxxxxxx8908 Po Box 85015 Richmond, VA 23285

Capital One, N.a. Acct No xxxxxxxx9740 Po Box 85015 Richmond, VA 23285

Capital One, N.a. Acct No xxxxxxxx0027 Po Box 85015 Richmond, VA 23285 Capital One, N.a. Acct No xxxxxxxx6665 Po Box 85015 Richmond, VA 23285

Cbe Group
Acct No xxxxx6687
131 Towe Park Dr Suite 1
Waterloo, IA 50702

Central Finance C/O Royal Management 25331 IH 10 W Ste 101 San Antonio, TX 78257

Chase Acct No xxxxxxxx8938 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxx0479 Attn: Bankruptcy Dept Po Box 15145 Wilmington, DE 19850

Chase Acct No xxxxxx0479 800 Brooksedge Blv Westerville, OH 43081

Chase Mht Bk Acct No xxxxxx0170 Attn: Bankruptcy Po Box 15145 Wilmington, DE 19850

Chase Mht Bk
Acct No xxxxxx0170
P.o. Box 15298
Wilmington, DE 19850

Creditburcen
Acct No xxxxx1052
2355 Red Rock St Ste 200
Las Vegas, NV 89146

Creditburcen
Acct No xxxxx1052
Pob 29299
Las Vegas, NV 89126

Ctbk/gardner
Acct No xxxxxxx0083
Attn: Bankruptcy
Po Box 5263
Carol Stream, IL 60197

Ctbk/gardner
Acct No xxxxxxx0083
Pob 15521
Wilmington, DE 19805

Dolr Ln Cent Acct No xx0426 6122 W Sahara Ave Las Vegas, NV 89146

Dolr Ln Cent Acct No xx8773 6122 W Sahara Ave Las Vegas, NV 89146

First Usa Bank N A Acct No xxxxxxxx6616 900 N Market St Wilmington, DE 19801

Fleet Mtg Acct No xxx6655 1200 W Parkland Ave. Milwaukee, WI 53224

Fst Indiana Acct No xxxxxxxxxxx7059 135 N Pennsylvania St Indianapolis, IN 46204

GEMB / Mervyns Acct No xxxxxxxxxxx5267 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

GEMB / Mervyns Acct No xxxxxxxx4799 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

GEMB / Mervyns Acct No xxxxxxxxxxx5267 Po Box 981400 El Paso, TX 79998 GEMB / Mervyns Acct No xxxxxxxx4799 Po Box 981400 El Paso, TX 79998

Gemb/jcp Acct No xxxxxxxx8989 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xx8523 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xxxxxx4260 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xx3502 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xxxxxxx8989 Po Box 984100 El Paso, TX 79998

Gemb/jcp Acct No xx8523 Po Box 984100 El Paso, TX 79998

Gemb/jcp Acct No xxxxxx4260 Po Box 984100 El Paso, TX 79998

Gemb/jcp Acct No xx3502 Po Box 984100 El Paso, TX 79998

Grant & Weber Acct No xxxxx6292 861 Coronado Center Dr S Henderson, NV 89052 HFC -USA Acct No xxxxxx0015 PO Box 15522 Wilmington, DE 19850

HFC -USA Acct No xxxxxx1313 PO Box 15522 Wilmington, DE 19850

HFC -USA Acct No xxxxxx2613 PO Box 15522 Wilmington, DE 19850

HFC -USA Acct No xxxxxxxx8647 PO Box 15522 Wilmington, DE 19850

HFC -USA Acct No xxxxxxxx8776 PO Box 15522 Wilmington, DE 19850

HFC -USA Acct No xxxxxxxxxx3993 PO Box 15522 Wilmington, DE 19850

HFC -USA Acct No xxxxxxxx0399 PO Box 15522 Wilmington, DE 19850

Household Acct No xxxxxxxxxx3793 Po Box 3425 Buffalo, NY 14240

Hsbc Bank
Acct No xxxxxxxxxxx8569
Attn: Bankruptcy
Po Box 5253
Carol Stream, IL 60197

Hsbc Bank Acct No xxxxxxxxxxxx8569 Po Box 5253 Carol Stream, IL 60197

IRS
PO Box 21126
Insolvency
Philadelphia, PA 19114-0326

Post Fin Acct No xxxxx2333 26254 1h West Boerne, TX 78006

Provdin Bp Acct No xxxxxx8254 Po Box 15298 Wilmington, DE 19850

Quantum Collections Acct No xxxxxxxxx4619 3224 Civic Center Dr North Las Vegas, NV 89030

Sams Club Acct No xxxxxxxxxxx1485 Attention: Bankruptcy Department Po Box 105968 Atlanta, GA 30353

Sams Club Acct No xxxxxxxxxxx1485 Po Box 981400 El Paso, TX 79998

Sears/cbsd Acct No xxxxx0124 701 East 60th St N Sioux Falls, SD 57117

Sears/cbsd Acct No xxxxxxxx8692 701 East 60th St N Sioux Falls, SD 57117

Target
Acct No x5932
Po Box 9475
Minneapolis, MN 55440

Target
Acct No x5932
Po Box 673
Minneapolis, MN 55440

Texaco / Citibank Acct No xxxxxx8816 Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 Texaco / Citibank Acct No xxxxxx8816 Po Box 6497 Sioux Falls, SD 57117

Us Mortgage Acct No xxxxxx5500 5825 W Sahara Ave Las Vegas, NV 89146

Wakefield & Assoc Acct No xxxxxxx0069 P.o. Box 21529 Denver, CO 80221

Washington Mutual / Providian Acct No xxxxxx7776 Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Washington Mutual / Providian Acct No xxxxxxxx0048 Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Washington Mutual / Providian Acct No xxxxxx7776 Bank One Card Serv Westerville, OH 43081

Washington Mutual / Providian Acct No xxxxxxxx0048 Po Box 15298 Wilmington, DE 19850

Wells Fargo Bank Acct No xxx0817 Po Box 5445 Portland, OR 97228

Wells Fargo Hm Mortgag Acct No xxxxxxxxx9894 3476 Stateview Blvd Fort Mill, SC 29715

Wffinancial Acct No xxxxxxxxxxx9912 800 Walnut St Des Moines, IA 50309 Wffinancial Acct No xxxxxxxxxx9655 800 Walnut St Des Moines, IA 50309

Wffinancial Acct No xxxxxxxxxx3048 800 Walnut St Des Moines, IA 50309

Your Credit Acct No xxxxx1190 25331 1h 10 West San Antonio, TX 78257

Your Credit Acct No xxxxx1190 25331 1h 10 West San Antonio, TX 78257